Case 25-20845-GLT Doc 34 Filed 05/07/25 Entered 05/08/25 00:29:41 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:				
Debtor 1:	Matthew A Manges	Social Security number or ITIN:	xxx-xx-7282	
Dobtor 1.	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Christina L Manges	Social Security number or ITIN:	xxx-xx-3354	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	4/4/25
Case number:	25-20845-GLT			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Matthew A Manges	Christina L Manges
2.	All other names used in the last 8 years		
3.	Address	14 Shady Avenue Burgettstown, PA 15021	14 Shady Avenue Burgettstown, PA 15021
4.	Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700 Date: 5/5/25

For more information, see page 2

Debtor Matthew A Manges and Christina L Manges

Official Form 309I

Case number 25-20845-GLT

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	July 7, 2025 at 09:00 AM	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call	
Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	1–412–532–8861 For additional information, go to: https://www.justice.gov/ust/moc	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/5/25	
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	 a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4). 	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 6/13/25	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 9/30/25	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a		
	proof of claim even if your claim is listed in the schedules that the c Secured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy courl example, a secured creditor who files a proof of claim may surrend right to a jury trial.	her they file a proof of claim. Filing a proof of the with consequences a lawyer can explain. For	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial meeting on a trustee and will be held immediately following the meeting of creditor 777/25 at 09:00 AM , Location: Same location as the Meeting of Co.	's on:	
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy occunsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the mee confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn as the continued considered by law without receiving evidence on such issues.	clerk's office and served on the debtor, bo later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

Case 25-20845-GLT Doc 34 Filed 05/07/25 Entered 05/08/25 00:29:41 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 25-20845-GLT

Matthew A Manges Chapter 13

Christina L Manges
Debtors

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: May 05, 2025 Form ID: 309iPGH Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2025:

Recip ID db/jdb	Recipient Name and Address + Matthew A Manges, Christina L Manges, 14 Shady Avenue, Burgettstown, PA 15021-1032
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
16523502	+ Charles Pappas Jr., 732 South Main Street, Burgettstown, PA 15021-1011
16518860	+ Collection Service Center, Po Box 2060, Fairmont, WV 26555-2060
16523503	+ DentalWorks & Orthodontics Robinson, Township, 6515 Robinson Centre Dr, Pittsburgh, PA 15205-4868
16518864	+ Nationwide Recovery, 3000 Kellway Drive, Carrollton, TX 75006-3304
16523504	+ Peoples Natural Gas LLC, 375 N Shore Dr Ste 200, Pittsburgh, PA 15212-5871
16518871	+ Washington County Tax Claim Bureau, 95 West Beau Sreet, Suite 525, Washington, PA 15301-6837
16520683	+ Washington County Tax Claim Office, 95 West Beau St. Ste 525, Washington, PA 15301-6837

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: dan@mrdebtbuster.com	Date/Time	Recipient Name and Address
aty	Email/Text. dane indectouser.com	May 05 2025 23:38:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
aty	+ Email/Text: ebnjts@grblaw.com	May 05 2025 23:38:00	Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	May 05 2025 23:38:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	May 06 2025 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 06 2025 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	May 05 2025 23:38:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ Email/Text: ebnpeoples@grblaw.com	May 05 2025 23:38:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
16518858	+ EDI: CAPITALONE.COM	May 06 2025 03:38:00	Capital One Bank USA NA, Po Box 30281, Salt Lake City, UT 84130-0281
16519382	+ Email/Text: ebnnotifications@creditacceptance.com	May 05 2025 23:38:00	Credit Acceptance, 25505 W Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
16518861	+ Email/Text: ebnnotifications@creditacceptance.com	May 05 2025 23:38:00	Credit Acceptance Corporation, Po Box 5070, Southfield, MI 48086-5070
16518862	Email/Text: eblymiller@fidelitycollections.com		

Case 25-20845-GLT Doc 34 Filed 05/07/25 Entered 05/08/25 00:29:41 Desc Imaged Certificate of Notice Page 4 of 5

District/off: 0315-2 User: auto Page 2 of 3
Date Rcvd: May 05, 2025 Form ID: 309iPGH Total Noticed: 29

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		May 05 2025 23:38:00	Fidelity Properties Inc, 885 South Sawburg Avenue, Suite 10, Alliance, OH 44601
16518859	Email/Text: BNSFS@capitalsvcs.com	May 05 2025 23:38:00	Ccs /First Savings Bank, 500 East 60th Street North, Sioux Falls, SD 57104
16518863	Email/Text: camanagement@mtb.com	May 05 2025 23:38:00	M&T Bank, 1 Fountain Plaza, Floor 4, Buffalo, NY 14203
16518865	+ EDI: PRA.COM	May 06 2025 03:38:00	Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
16518866	+ Email/Text: BKSPSElectronicCourtNotifications@spservic	cing.com May 05 2025 23:38:00	Select Portfolio Servicing, 10401 Deerwood Park Boulevard, Jacksonville, FL 32256-0505
16518867	+ EDI: SYNC	May 06 2025 03:38:00	Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
16518868	+ EDI: WTRRNBANK.COM	May 06 2025 03:38:00	TD Bank USA, Po Box 673, Minneapolis, MN 55440-0673
16523505	^ MEBN	May 05 2025 23:37:18	Tempoe LLC, 7755 Montgomery Rd, Cincinnati,
16518869	+ EDI: USBANKARS.COM	May 06 2025 03:38:00	OH 45236-4291 US Bank National Association, PO Box 790408,
16518870	+ EDI: AIS.COM	May 06 2025 03:38:00	Saint Louis, MO 63179-0408 Verizon by American InfoSource as Agent, PO
		,	Box 4457, Houston, TX 77210-4457

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr U.S. Bank Trust Company, National Association, not

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2025 at the address(es) listed below:

Name Email Address

Daniel P. Foster

on behalf of Joint Debtor Christina L Manges dan@mrdebtbuster.com

katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Matthew A Manges dan@mrdebtbuster.com

katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Entered 05/08/25 00:29:41 Desc Imaged Page 5 of 5 Case 25-20845-GLT Doc 34 Filed 05/07/25 Certificate of Notice

District/off: 0315-2 Page 3 of 3 User: auto Date Rcvd: May 05, 2025 Form ID: 309iPGH Total Noticed: 29

Denise Carlon

on behalf of Creditor U.S. Bank Trust Company National Association, not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2025-NR1 dcarlon@kmllawgroup.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13 trusteewdpa.com

TOTAL: 6